

PTO/SB/08a (08-03)
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Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)		Complete if Known			
		Application Number	10/743201		
		Filing Date	12/22/2003		
		First Named Inventor	Parankiranthan, Kiritharan		
		Art Unit			
		Examiner Name			
Sheet	1	of	2	Attorney Docket Number	LPD092603USNP

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code ² (if known)			
		US-5083270	01-21-1992	Gross et al.	col 2 lines 40-45
		US-5136502	08-04-1992	Van Remortel et al.	col 2 lines 50-55, step 218 Fig. 2
		US-5926800	07-20-1999	Baronowski et al.	col 1 lines 7-15, col 13 lines 12-50
		US-6330541	12-11-2001	Meyer et al.	col 1 lines 55-65, col 3 lines 13-37
		US-6393405	05-21-2002	Vicente	col 1 lines 64-67, col 4 lines 53-60
		US-20010047325A1	11-29-2001	Livingston	para 0006, 0056
		US-20030088430A1	05-08-2003	Ruark	para 0001, 0006, 0007
		US-20030208385A1	11-06-2003	Zander et al.	para 0001
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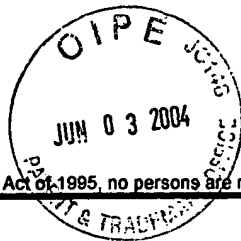
FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³ - Number ⁴ - Kind Code ⁵ (if known)				
		EP00978795A2	02-09-2000	Corcoran	para 0004 - 0007	
		WO2004/013794A2	02-12-2004	Hill et al.	page 6, lines 4 - 15	

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		Application Number	10/743201		
		Filing Date	12/22/2003		
		First Named Inventor	Parankirinanathan, Kiritharan		
		Art Unit			
		Examiner Name			
Sheet	2	of	2	Attorney Docket Number	LPD092603USNP

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		, "Viatical Reinsurance Latest Signs of Change", <u>National Underwriter - Life & Health</u> , Feb. 8, 1999, US.	
		GARY CHODES, "High Net Worth Viaticals Ripe for Reinsurers", <u>National Underwriter - Life & Health</u> , April 26, 1999, US.	
		JEFF BENJAMIN, "Investing in Death Gets a New Life", <u>Investment News</u> , Vol 5, No. 8, Feb. 26, 2001, US.	
		, "Life-policy Firms Secure Financing", <u>Asset-Backed Alert</u> , August 20, 2001, US.	
		, "Issuer's Plan Rekindles Death-bond Debate", <u>Asset-Backed Alert</u> , March 29, 2002, US.	
		RON PLANKO, "Cashing Out:", <u>Best's Review</u> , Vol 102, Issue 12, April 1, 2002, US.	

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